A House for Two: Empowering Women with Property Rights

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Abstract

Formal property ownership may not empower women unless it is understood by those they interact with. I study the effect of improving awareness about property rights on women's empowerment through a field experiment in rural Maharashtra. I work in a setting where after a recent policy change 100% of women are documented owners but only 26% believe they are. I randomize an awareness campaign across 1,783 households that informs both spouses that women co-own their property and delivers a physical copy of the ownership document. The campaign improves knowledge that women hold property rights, increases expenditure on women-specific goods by 40%, and reduces men's alcohol consumption by 33%, though it has no overall effect on domestic violence. I then develop and test an intra-household bargaining model, which highlights that the effect of the campaign may differ when the woman already knows but the spouse does not, and where neither know. Consistent with the model's predictions, the strongest consumption effects are observed in households with the lowest initial beliefs about women's ownership, while reductions in domestic violence occur in households where the husband's initial beliefs are lower than the wife's. The study underscores the importance of beliefs about women's ownership in closing the last mile gap in the effectiveness of a large-scale government program that reformed women's property rights.

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